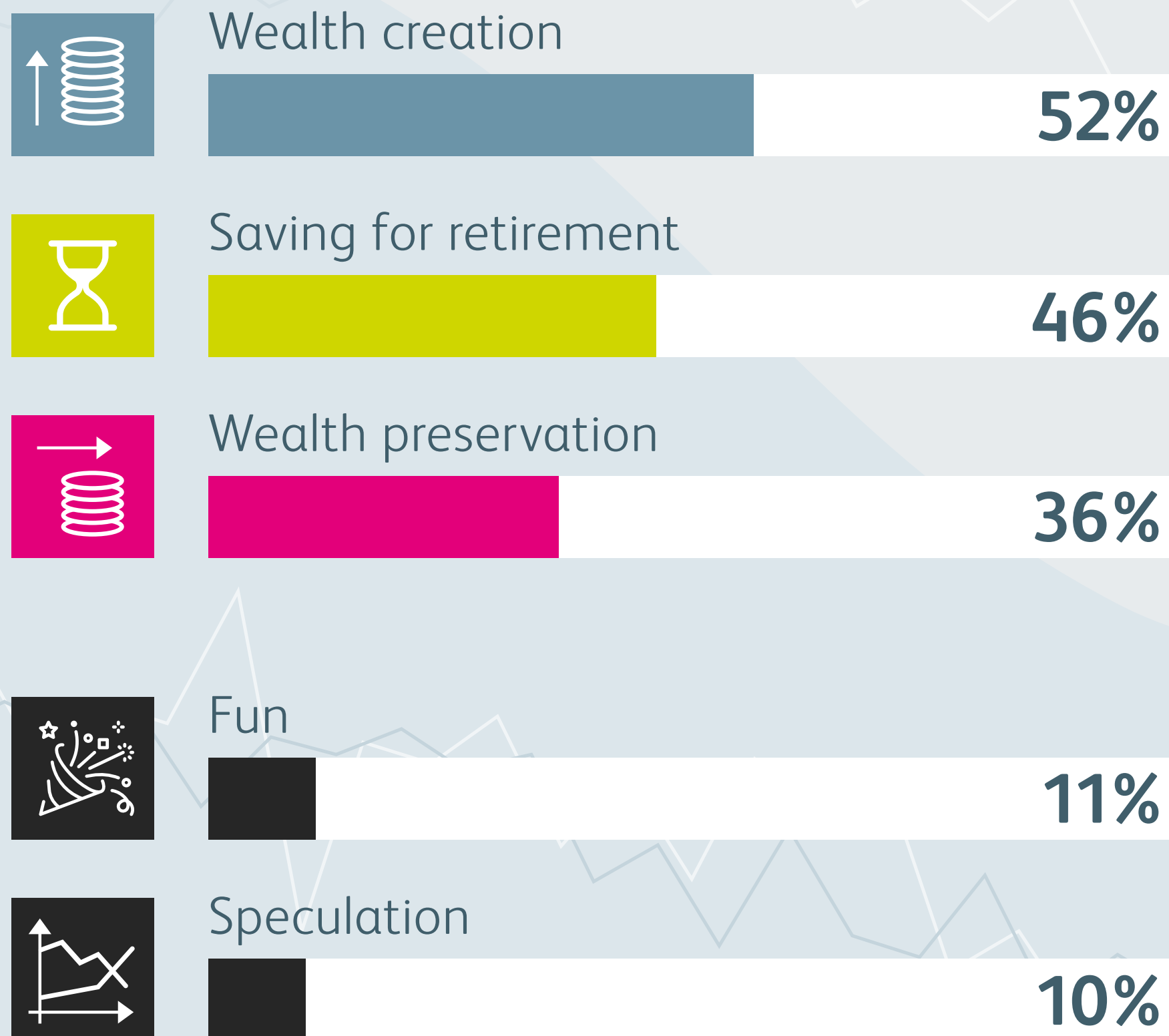


Top three investment goals

The Swiss take investing seriously; fun and speculation play a secondary role.

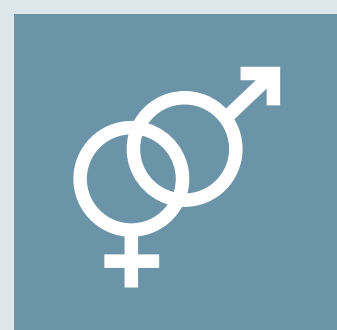


Information about the study

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- Methodology: survey of over 1,200 Swiss citizens
- Analysis conducted by the Institute of Financial Services IFZ of the Lucerne University of Applied Sciences and Arts

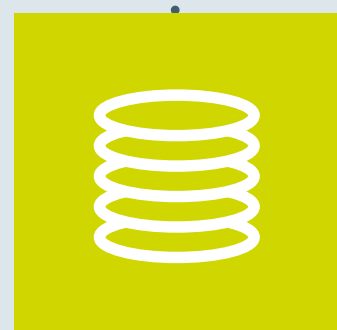
Four factors influence familiarity with digital investing solutions

Older people living in German-speaking Switzerland feel the most informed.



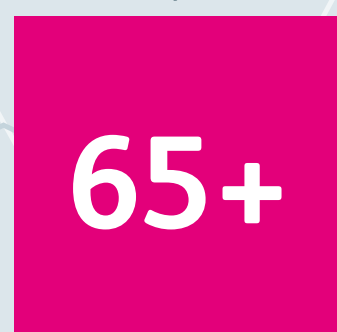
Gender

Women feel less informed than men



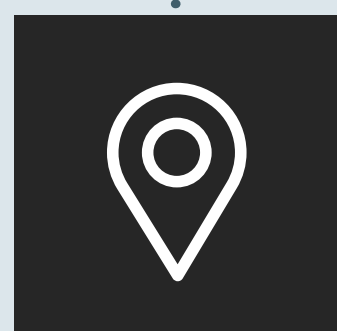
Wealth

Especially wealthy people do well in this area



Age

People aged 65 and above are better informed than younger generations



Place of residence

People from German-speaking Switzerland and Ticino have better knowledge than people from French-speaking Switzerland

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Trust in digital offerings is growing

Potential investors do not yet see BigTech companies as an alternative.



82%
Established financial institutions

54%
Fintech companies

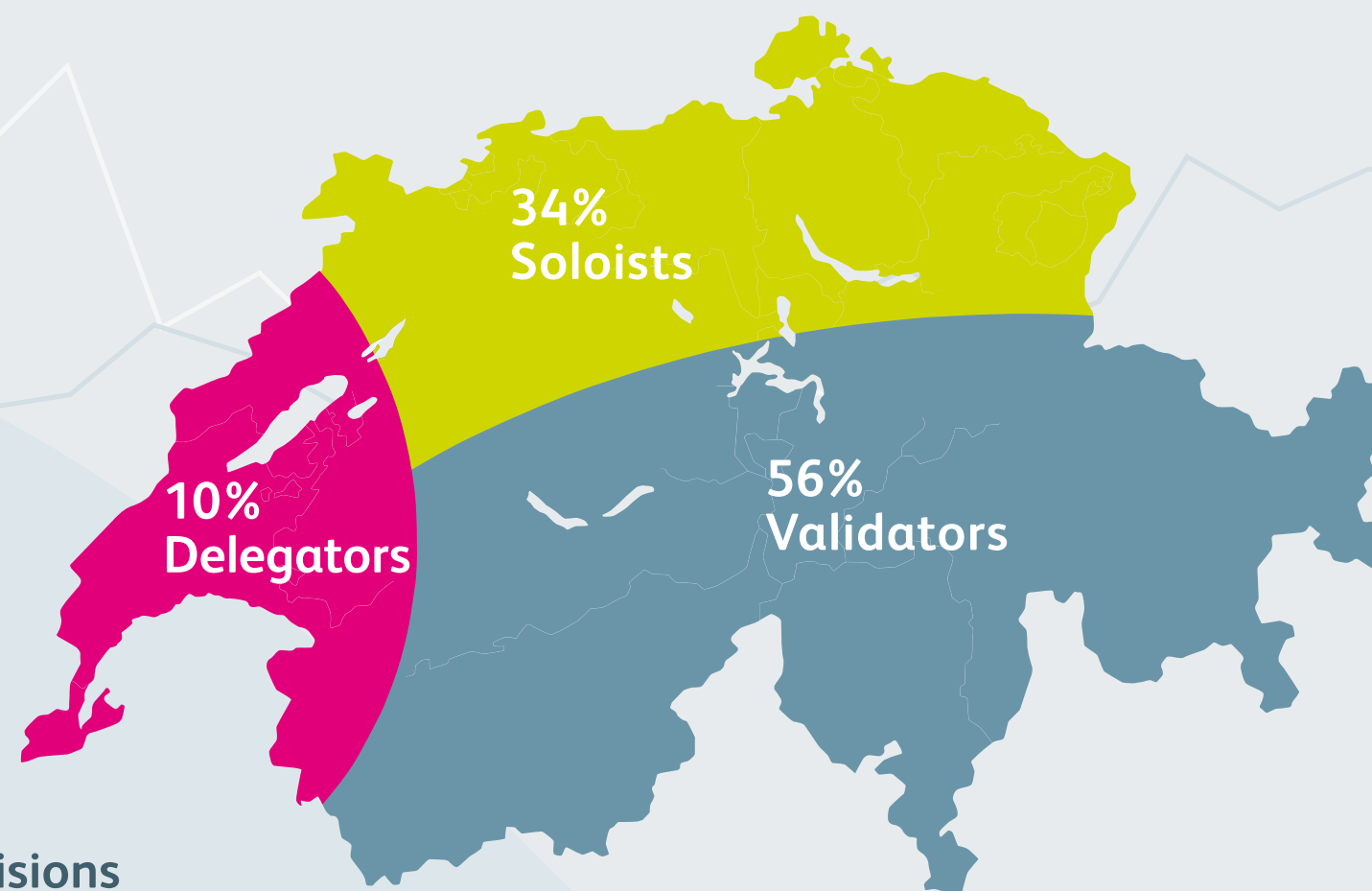
29%
BigTech companies

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Types of investors in Switzerland

Soloists are the most likely to have their money managed through digital channels.



Soloists

Make investment decisions independently / with their partner

- Tend to be men
- Belong disproportionately to Generation X, Y and Z
- Live primarily in German-speaking Switzerland
- Primary motivation: wealth creation
- Place importance on value for money
- Like to invest their retirement provisions in securities



Delegators

Delegate investment decisions fully to client advisor

- Are disproportionately often female
- Are disproportionately often from the Generations Y and Z
- French-speaking Swiss have a particular affinity for this model
- Primary motivation: saving for retirement
- Price plays a secondary role



Validators

Form opinions and make decisions with help of partner and client advisor

- Are disproportionately often female
- Tend to come from the Babyboomer and Plus65 Generations
- People living in Ticino or German-speaking Switzerland have a particular affinity for this model
- Primary motivation: wealth creation
- Place importance on transparency, user-friendliness and simplicity

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